

PATENT

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE****RECEIVED  
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MAY 20 2004

Application Number : 09/506,434 Confirmation No.: 8248  
Applicant : Ravi Acharya et. al.  
Filed : February 18, 2000  
Title : System and Method for Electronic Deposit of Third Party Checks By  
Non-Commercial Banking Customers From Remote Locations  
TC/Art Unit : 3624  
Examiner: : Ella Colbert

**OFFICIAL**

Docket No. : 47004.000059  
Customer No. : 21967

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO COMMUNICATION DATED APRIL 20, 2004**

Sir:

Applicants hereby submit this Response to the Communication, Paper No. 32, mailed on April 20, 2004 and provide a listing of claims that conform to the "Revised Amendment Practice Final Rule Effective July 30, 2003" to replace the listing of claim amendments in the Amendment after Final Rejection that was originally filed on January 7, 2003; re-filed on March 11, 2003; and entered pursuant to the Request for Continued Examination filed on June 11, 2003.

Replacement section for **Claim amendments** begins on page 2 of this Response.

**Remarks** begin on page 12 of this Response.

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                 **FIRM**                            United States Patent and Trademark Office  
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**PAGES (INCLUDING COVER):**            16

**ORIGINAL TO FOLLOW IN MAIL:**            ☐ Yes ☒ No

**FROM**            **NAME:**                            Nancy J. Flint  
                 **DIRECT DIAL:**                    305-810-2522

**MESSAGE**            Examiner Colbert, attached is a Response to the Communication, Paper No. 32, for U.S. Patent Application Ser. No. 09/506,434. Thank you very much for your assistance in this matter.

IF PROBLEM WITH TRANSMISSION, PLEASE CONTACT OPERATOR AT 305 • 536 • 2700.

**OPERATOR**

**DATE:**    May 20, 2004  
**TIME:**  
**CLIENT/MATTER NAME:**                    47004  
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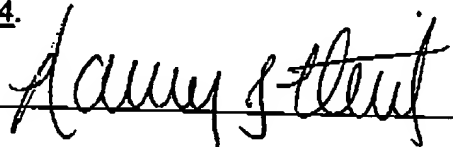
PAGE 1/16 \* RCVD AT 5/20/2004 1:17:45 PM [Eastern Daylight Time] \* SVR:USPTO-EFAX-1/2 \* DNIS:8729306 \* CSID:3058102460 \* DURATION (mm-ss):04-18

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1. Response to Communication, Paper No. 32 for U.S. Patent Application Ser.  
No. 09/506,434 14 pages
2. Certificate of Fax Transmission, 1 page
3. Fax Cover Sheet, 1 page